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Private Ecclesiastical Counsel
United States & International

THE MORTGAGE LIBERATION PROTOCOL

Peaceful Mortgage Discharge Through Credit Recoupment, Trust Treasury Administration, and Fiduciary Settlement

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Executive Summary

This report examines the **Mortgage Liberation Protocol (MLP)** as a structured, non-adversarial framework for resolving residential mortgage liabilities. The Protocol does not challenge mortgage validity, contest lender standing, or rely upon litigation. Instead, it operates through **lawful settlement**, funded by the **recoupment of abandoned credit** and administered via a **private international trust treasury**, commonly referred to as the **Asset Fortress Protocol (AFP)**.

The Mortgage Liberation Protocol is designed to:

1. Identify the mortgage instrument as a **credit-creating event** arising from the borrower's executed obligation;
2. Identify and recoup the **face value of the outstanding mortgage balance** as abandoned credit;
3. Receive that value into the **Asset Fortress Protocol trust treasury**;
4. Apply a conventional **discharge payment** to the mortgage servicer from the trust;
5. Secure the administrative **release of the charge** against the property; and
6. Include the discharge payment itself within an ongoing **credit-recoupment cycle**.

This report is **descriptive and analytical**. It does not constitute legal advice. All outcomes remain subject to **substance-over-form analysis**, institutional acceptance, and regulatory compliance.

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1. The Mortgage as a Financial Instrument

Modern mortgages are commonly described as loans of pre-existing funds. However, central-bank literature and modern banking practice demonstrate that mortgages operate as **credit-creation instruments**.

Upon execution:

- the borrower signs a mortgage deed or promissory obligation;
- the lender records that obligation as an **asset**;
- a corresponding loan balance is created through accounting entry.

The Mortgage Liberation Protocol proceeds from this settled banking reality.

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2. Mortgage Origination and Credit Creation

In mortgage origination:

- the borrower's executed obligation constitutes a **negotiable financial instrument**;
- the lender does not advance pre-existing deposits but creates credit against that obligation;
- the obligation is securitised, discounted, and monetised within financial markets.

The Protocol does not dispute this process. It addresses the **accounting and settlement consequences** that follow from it.

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3. Abandoned Credit: Definition and Origin

3.1 Definition

Within the Mortgage Liberation Protocol, **abandoned credit** is an analytical term describing **credit value generated by enforceable mortgage obligations that has been monetised within the financial system but not reclaimed or asserted by the originating party**.

It is not a statutory category and does not imply automatic entitlement or extinguishment of liability.

3.2 Origin of Abandoned Credit in Mortgage Transactions

When a mortgage obligation is executed:

- credit value is created and recorded as a bank asset;
- that value is monetised and circulated through securitisation and secondary markets;
- the repayment obligation remains outstanding despite prior value extraction.

Where the originating party does not assert a corresponding creditor position, that monetised value remains **unreclaimed within administrative systems**. It is this unreclaimed value that is described as abandoned credit.

3.3 Abandoned Credit as an Accounting Phenomenon

Abandoned credit is treated as an **accounting and fiduciary phenomenon**, not as a legal fiction. The Mortgage Liberation Protocol addresses the imbalance by reconciling credit creation with settlement, rather than disputing the mortgage itself.

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4. The Asset Fortress Protocol as Trust Treasury

The **Asset Fortress Protocol (AFP)** serves as the operational foundation of the Mortgage Liberation Protocol.

4.1 Treasury Function

The AFP is a private international (foreign) grantor trust that:

- operates a **bank account in the name of the trust**;
- functions as a **private treasury**;
- receives recouped abandoned credit by way of grants;
- administers payments and settlements in fiduciary capacity.

The AFP is not a borrower, debtor, or consumer. It is a **fiduciary accounting and settlement structure**.

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5. Identification and Recoupment of the Mortgage Face Value

Under the Mortgage Liberation Protocol:

- the **current outstanding mortgage balance** is identified as the operative measure of abandoned credit;
- recoupment mechanisms are applied to reclaim that value;
- the recovered value is received **into the AFP treasury**.

This step positions the trust as holding sufficient value to discharge the mortgage without confrontation.

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6. Discharge of the Mortgage by Payment

The Protocol proceeds by **payment and acceptance**, not argument.

6.1 Administrative Settlement

From the AFP treasury:

- a conventional fiat payment is issued to the mortgage servicer;
- the mortgage account is marked **paid in full** or **redeemed**;
- the charge against the property is released through the land registration system.

This satisfies the servicer's internal requirements and concludes enforcement exposure.

6.2 Legal Effect

Mortgage discharge occurs through:

- payment;
- acceptance; and
- administrative closure.

No affidavit, declaration, or judicial ruling is required.

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7. Recoupment of the Discharge Payment

The Mortgage Liberation Protocol extends beyond settlement.

Once the mortgage redemption payment has been made:

- the outgoing payment is treated as a qualifying trust expenditure;
- it is included within the **annual abandoned credit recoupment cycle**;
- value expended to liberate the property is subsequently reclaimed.

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In this way, final settlement becomes a **recoverable accounting event**.

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8. Credit Cycling Through the Trust Treasury

The Protocol establishes a **credit-cycling model**, administered through the AFP:

1. Abandoned credit is recouped and received by the trust;
2. Credit is applied to discharge mortgage liabilities;
3. Discharge payments are included in recoupment calculations;
4. The cycle repeats on an annual basis.

This transforms mortgage settlement from a terminal expense into a **recurring recovery process**.

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9. Capacity Separation and Risk Containment

A defining feature of the Mortgage Liberation Protocol is **capacity alignment**:

- mortgage liabilities are addressed at the trust level;
- the legal person operates through fiduciary structures;
- the living man or woman remains a beneficiary, not a debtor.

This separation reduces litigation risk and avoids adversarial escalation.

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10. Comparison with Confrontational Mortgage Remedies

Confrontational Approaches	Mortgage Liberation Protocol
Challenge mortgage validity	Accept and redeem mortgage
Allegations of fraud	Administrative settlement
Court proceedings	No court involvement
High risk of possession	Charge released
Emotional and financial stress	Predictable closure

The Protocol prioritises **completion over confrontation**.

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11. Risk and Compliance Considerations

The Mortgage Liberation Protocol:

- does not deny jurisdiction;
- does not invalidate contracts;
- relies on fiduciary substance, accurate accounting, and payment acceptance.

All outcomes remain subject to:

- banking compliance requirements;
- regulatory scrutiny;
- substance-over-form assessment.

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Conclusion

The **Mortgage Liberation Protocol** reframes mortgage exit as a **fiduciary and accounting process**, not a legal dispute. By identifying abandoned credit, administering it through the **Asset Fortress Protocol trust treasury**, discharging the mortgage by payment, and incorporating that payment into an ongoing recoupment cycle, the Protocol enables a **peaceful, administrative release** of property charges.

Rather than opposing the mortgage system, the Protocol **satisfies it**, closes the account, releases the charge, and redirects value into controlled fiduciary structures. The mortgage concludes through completion, not conflict, while the recovered credit continues to circulate thereafter.

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